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What is claimed is:

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1. A method for providing remote access to financial services comprising the steps of:
- a) providing at least one business host;
 - b) selectively electronically linking a server to the business host; and
 - c) selectively electronically linking at least one automated teller machine (ATM) and at least one home banking terminal to the server where a first user interface displayed on the ATM and a second user interface displayed on the home banking terminal are substantially the same.
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2. A method for allowing a first user to gain remote access to financial services, the method comprising the steps of:
- a) providing at least one business host;
 - b) selectively electronically linking a server to the business host; and
 - c) selectively electronically linking a remote terminal to the server; and
 - d) displaying information on the remote terminal in a language selected by the first user during a configuring use of the remote terminal.
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3. The method of claim 2 further comprising the step of displaying information on the remote terminal in a second language selected by a second user during a configuring use of the remote terminal, in which the remote terminal can distinguish between the first user and the second user during subsequent accessing of financial services and display the language previously selected by that user.
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4. A method for allowing a plurality of users to remotely access the financial services of at least one service provider comprising the steps of:
- a) installing user software on a plurality of remote terminals;
 - b) configuring the user software to reflect each user's preferences;
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- c) providing a uniform connection between the remote terminals to a standard international host;
- d) providing a plurality of business applications resident on the standard international host, in which the configuration of each of the applications controlled at the standard international host;
- e) linking the standard international host to the service provider;
- f) providing secure communication between the user, the standard international host and the service provider;
- g) providing enhanced error detection and correction for communications between the user, the standard international host and the service provider; and
- h) providing data compression for communications between the user, the standard international host and the service provider.

The method of claim 4 in which the step of configuring the user's software further comprises the step of selecting a language.

A method for performing financial transactions from a location remote a business host comprising the steps of:

- a) providing a automated teller machine (ATM) having a first user interface;
- b) installing user software on a remote terminal, the remote terminal having a second user interface that is substantially identical to the first user interface;
- c) configuring the user interfaces to display data in a language selected by a user;
- d) establishing an electronic link between the remote terminal and a server; and
- e) establishing an electronic link between the server and a business host.

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7. The method of claim 6 further comprising the step of authenticating the identity of a user by comparing a personal identification number (PIN) of a user with a PIN resident on the server.
8. The method of claim 6 further comprising the step of encrypting and transmitting data between the remote terminal and the server.
9. The method of claim 6 in which the step of installing user software on a remote terminal is performed by installing the software on a personal computer.
10. The method of claim 6 in which the step of installing user software on a remote terminal is performed by installing the software on a personal data assistant.
11. The method of claim 6 further comprising the step of performing a financial transaction.
12. The method of claim 11 in which the step of performing a financial transaction is performed by editing a payee list.
13. The method of claim 11 in which the step of performing a financial transaction is performed by authorizing a direct debit.
14. The method of claim 11 in which the step of performing a financial transaction is performed by deleting a direct debit.
15. The method of claim 11 in which the step of performing a financial transaction is performed by purchasing a mutual fund.

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16. The method of claim 11 in which the step of performing a financial transaction is performed by selling a mutual fund.
17. The method of claim 11 in which the step of performing a financial transaction further comprises the steps of:
- a) selecting a mutual fund; and
 - b) reviewing a mutual fund.
18. The method of claim 11 in which the step of performing a financial transaction is performed by reviewing account information.
19. The method of claim 11 in which the step of performing a financial transaction is performed by reviewing securities information.
20. The method of claim 11 in which the step of performing a financial transaction is performed by generating a transaction journal.
21. The method of claim 11 in which the step of performing a financial transaction is performed by transferring assets from a first account selected from a plurality of accounts to second account selected from the plurality of accounts.
22. The method of claim 21 further comprising the step of exchanging the assets of the first account to a currency consistent with the second account.
23. The method of claim 11 in which the step of performing a financial transaction is performed by ordering checks.
24. The method of claim 11 in which the step of performing a financial transaction is performed by printing an account statement.

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25. The method of claim 11 in which the step of performing a financial transaction is performed by printing a balance summary.
26. The method of claim 11 in which the step of performing a financial transaction is performed by processing a payment.
27. The method of claim 6 in which the step of establishing an electronic link between the remote terminal and a server further comprises the steps of:
- a) sending an authorizing message to the server;
 - b) sending the authorizing message to a bank security server; and
 - c) sending the authorizing message to a bank hardware encryption device.
28. The method of claim 6 in which the step of establishing an electronic link between the server and a service provider further comprises the steps of:
- a) sending an authorizing message to the business host; and
 - b) sending a message from the business host to the server, in which the message authorizes hookup.
29. The method of claim 6 further comprising the step of sending a marketing message from the business host to the remote terminal.
30. A system for providing remote access to financial services comprising:
- a) at least one business host;
 - b) a server selectively electronically linked to the business host;
 - c) at least one automated teller machine (ATM) having a first user interface displayed thereon, in which the ATM is electronically linked to the server; and
 - d) at least one home banking terminal having a second user interface displayed thereon, in which the home banking terminal is

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electronically linked to the server and in which the first and second user interfaces are substantially the same.

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31. A system for providing remote access to financial services comprising:
- a) at least one business host;
 - b) a server selectively electronically linked to the business host; and
 - c) at least one remote terminal which displays information, the terminal being selectively electronically linked to the server, in which each time the system is operated by a first user, the information is displayed in a first language selected by the first user during a configuring use of the system.
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32. The system of claim 31 in which each time the system is operated by a second user, the information is displayed in a second language selected by the second user during a configuring use of the remote terminal and in which the remote terminal can distinguish between the first user and the second user during operations of the system and displays the language previously selected by that user.
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33. A system for providing remote access to financial services comprising:
- a) at least one business host;
 - b) a server selectively electronically linked to the business host;
 - c) at least one automated teller machine (ATM) electronically linked to the server in which the ATM displays a first user interface in a language selected by a user;
 - d) at least one home banking terminal further comprising a user supplied platform and user software installed thereon in which the home banking terminal displays a second user interface in the language;
 - e) in which the first and second user interfaces are substantially identical.
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34. The system of claim 33 in which the user software further comprises:
- a) a runtime application;
 - b) an installation program;
 - c) a configuration program; and
 - d) a help program.
35. The system of claim 33 in which the server further comprises:
- a) a packet assembler/disassembler;
 - b) a session controller;
 - c) a customer activated terminal (CAT) terminal protocol interface;
 - d) a terminal application front end;
 - e) a CAT session manager;
 - f) a CAT common integrator;
 - g) an activity log server;
 - h) a secure encryption server;
 - i) a host message normalizer;
 - j) an X.25 normalizer; and
 - k) at least one business application.
36. The system of claim 33 in which the electronic links between the server and the business host, the ATM and the remote terminal are secure.
37. The system of claim 33 in which the electronic links between the server and the business host, the ATM and the remote terminal carry data transmissions in which at least some of the data transmissions are compressed and in which enhanced error detection and correction are used to preserve the integrity of the data being transmitted.
38. The system of claim 33 further comprising a router.

39. The system of claim 33 in which the router is a small financial CAT gateway.
40. The system of claim 33 in which there are at least two business hosts where a first of the business hosts is a user's home institution and the second of the business hosts is an outside business provider.
41. The system of claim 35 in which the business application allows the user to edit a payee list.
42. The system of claim 35 in which the business application allows the user to authorize a direct debit.
43. The system of claim 35 in which the business application allows the user to delete a direct debit.
44. The system of claim 35 in which the business application allows the user to purchase a mutual fund.
45. The system of claim 35 in which the business application allows the user to sell a mutual fund.
46. The system of claim 35 in which the business application allows the user select and review a mutual fund.
47. The system of claim 35 in which the business application allows the user to review account information.
48. The system of claim 35 in which the business application allows the user to review securities information.

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49. The system of claim 35 in which the business application allows the user to generate a transaction journal.
50. The system of claim 35 in which the business application allows the user to transfer assets from a first account selected from a plurality of accounts to second account selected from the plurality of accounts.
51. The system of claim 50 in which the business application allows the user to exchange the assets of the first account to a currency consistent with the second account.
52. The system of claim 35 in which the business application allows the user to order checks.
53. The system of claim 35 in which the business application allows the user to print an account statement.
54. The system of claim 35 in which the business application allows the user to print a balance summary.
55. The system of claim 35 in which the business application allows the user to process a payment.

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